monitoring and follow up.

3. To Keep a watch on the recovey of top sticky accounts.

4. Taking corrective action where advances are found to have been sticky.

5. Recently, the Recovery of Debts Due to Banks and Financial Institutions Act, 1993 has been enacted for expeditious adjudication and recovery of debts due to banks and for matter connected therewith or indicental thereto.

As a result of the follow-up of above guidelines, the rate of growth of Overdues of Public Sector Banks has come down from 30.9% in the year ending March, 1990 to 14.9% and 9.3% in the year ending March 1992 and 1993 respectively.

With a view to minimising, the incidence of overdues, Reserve Bank of India (RBI) conducts financial inspection of banks regularly. After every inspection the main findings are discussed by RBI with the Chief Executives of the banks. They are impressed upon to take all necessary steps to gear up the internal control machinery and to reduce the sticky/sick advances within a time bound programme. The banks are also required to submit their half yearly progress report to RBI indicating the progress in recovery regularisation of their sticky/sick advances.

Interest Component on Crop Loans/Term Loans

66. DR. YELAMANCHILI SIVAJI: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that Reserve Bank of India has stipulated that in case of crop loans/term loans of commercial banks to small and marginal farmers interest component should not exceed principal amount;

(b) if so, whether this stipulation of the Reserve Bank of India is implemented in Guntur and Prakasam Districts of Andhra Pradesh for cotton growers; and

(c) what is the regulating agency to ensure implementation of this stipulation?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND MINISTER OF STATE IN THE MINISTRY OF PARLIAMENTARY AFFAIRS (DR. ABRAR AHMED): (a) and (b) As per instructions of Reserve Bank of India (RBI) on interest due on agricultural advances, when crop loans or instalments under term loans become overdue, banks can add interest outstanding to principal and compound the interest. However, the total interest debited to an account should not exceed the principal amount in respect of short-term loans to small and marginal farmers. The above instructions are applicable to all crop all over India, including Guntur and Prakasam districts.

(c) There is a machinery at the regional offices of banks to look into the complaints from the borrowers and to verify that these guidelines are implemented by the branches in actual practice. In addition, RBI also looks into the compliance of the guidelines by Bank branches at the time of their inspection.

केन्द्रीय सरकार के कर्मचारियों के महंगाई भत्ते में वृद्धि

67 श्री विठ्ठलभाई माधवराव जाधव:
श्री जागीर सिंह "दर्द":
मौलाना ओबैदुल्ला खान आज़मी:

क्या वित्त मंत्री यह बताने की कृपा करेंगे कि:

(क) क्या यह सच है कि 1 जनवरी, 1994 से केन्द्रीय सरकार के कर्मचारियों का महंगाई-भत्ता और बढ़ गया है; और

(ख) यदि हां, तो कर्मचारियों को इसका भुगतान कब तक कर दिया जाएगा?

वित्त मंत्रालय में राज्य मंत्री (श्री एस० बी० चन्द्रशेखर मूर्ति): (क) और (ख) मौजूदा अनुदेशों

के अनुसार केन्द्रीय सरकार के कर्मचारियों को महंगाई भत्ते की अतिरिक्त किस्तें, यदि चौथे केन्द्रीय वेतन आयोग की सिफारिशों के आधार पर निर्धारित फार्मूले के अनुसार देय होती हैं तो वे मार्च माह के वेतन के साथ, जो अप्रैल में दिया जाना होता है, और सितम्बर माह के वेतन के साथ भुगतान योग्य होती है।

Extra Financial Assistance Sought by Assam

68. SHRI TARA CHARAN MAJUMDAR: Will the MINISTER OF FINANCE be pleased to state:

(a) the details of total amount of extra financial assistance sought by the State Government of Assam during the last two years and the amount actually allocated;

(b) the reasons for not granting that assistance; and

(c) the extra assistance to be provided during 1994 and 1995?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.V. CHANDRASHEKHAR MURTHY): (a) and (b) A statement is enclosed, (*see* below).

(c) There is no commitment so far any extra assistance to be provided to the State Government during 1994 and 1995.

Statement

Extra financial assistance sought by the Government of Assam during 1992 and 1993 and amount allocated and reasons for not granting the assistance

	Details of extra financial assistance sought by the State Govt.	Amount actually allocated/ released	Reasons for not granting the assistance
(i)	Rs. 30 crores for meeting the immediate requirement of procuring arms and ammunitions for State Police and providing infrastructural support for armed forces under Operation Rhino.	Ministry of Home Affairs released special assistance of Rs. 14.70 crores to the State Government.	H
(ii)	Rs. 278 crores Rs. 150 crores for repairs and maintnance of roads in general and Rs. 128 crores for repairs and maintenance of roads demaged by floods.	—	Since the question of maintenance and repairs of capital assets created in the State is being gone into by the Tenth Finance Commission, the State Government was informed that they should take up the matter with the 10th Finance Commission.
(iii)	Rs. 500 crores for construction of a permanent capital in Dispur, Guwahati in instalments over a period of five years depending on the phasing of the plan with Rs. 200 crores in the 1st year.	—	It was felt that the State Captial Project should form a part of the State Annual Plan so as to receive its inter-se-priority. The State Government was advised to take up the matter with the Planning Commission for earmarking of adequate outlay for the project.